

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH D. CAPUTO
RUTH N. CAPUTO
Debtor(s)

Case No. 14-21773JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2014.
- 2) The plan was confirmed on 07/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/26/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/06/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,490.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,895.67
Less amount refunded to debtor	\$914.00

NET RECEIPTS: **\$46,981.67**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,791.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,291.07**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED RECOVERY SYSTEMS	Unsecured	1,099.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	798.00	NA	NA	0.00	0.00
ATT CREDIT MANAGEMENT++	Unsecured	57.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,210.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK	Secured	40,580.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	5.00	5.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA++	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	3,334.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	403.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
ECS OF PENNSYLVANIA	Unsecured	370.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	359.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	336.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	288.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	423.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	359.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	336.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	909.00	909.95	909.95	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	118,000.00	142,924.75	0.00	32,861.08	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	69,263.52	69,263.52	8,824.52	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	169.00	169.52	169.52	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	2,366.05	2,366.05	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	1,781.18	1,781.18	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,800.00	2,727.71	2,727.71	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	702.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	660.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDNIGHT VELVET	Unsecured	583.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	136.69	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GR	Unsecured	70.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC**	Unsecured	25.00	NA	NA	0.00	0.00
PALISADES COLLECTION LLC/ASTA*	Unsecured	2,827.00	NA	NA	0.00	0.00
PNC BANK FORMERLY NATIONAL C	Unsecured	554.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,210.00	1,116.40	1,116.40	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	370.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	97.00	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	2,086.00	2,085.96	2,085.96	0.00	0.00
WEST PENN POWER**	Unsecured	400.00	2,618.34	2,618.34	0.00	0.00
WINDSTREAM COMMUNICATIONS	Unsecured	328.00	328.88	328.88	0.00	0.00
ZENITH ACQUISITIONS++	Unsecured	189.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$32,861.08	\$0.00
Mortgage Arrearage	\$69,263.52	\$8,824.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$69,263.52	\$41,685.60	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
TOTAL PRIORITY:	\$5.00	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,103.99	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,291.07</u>	
Disbursements to Creditors	<u>\$41,690.60</u>	
TOTAL DISBURSEMENTS :		<u>\$46,981.67</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.